

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Shirley J. Hardesty  
Debtor

Case No. 20-60133-rk  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-6

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db +Shirley J. Hardesty, 4325 Woodale Avenue SE lot 4, Minerva, OH 44657-8561  
26424268 +Bank of Missouri, 216 West 2nd Street, Dixon, MO 65459-8048  
26424271 +Culligan of Ravenna, 7176 State Rt. 88, STE D, Ravenna, OH 44266-9189  
26424273 +Ethan Clunk, Esq., 4500 Courthouse Blvd, Suite 400, Stow, OH 44224-6839  
26424274 +First Federal Credit Control, 24700 Chagrin Boulevard, Suite 205, Beachwood, OH 44122-5662  
26424280 +Mercy Health Physicians Lorain, P.O. Box 1279, Dept # 114462, Oaks, PA 19456-1279  
26424282 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
26424286 +Portage County Common Pleas, 203 W. Main St., Ravenna, OH 44266-2761  
26424289 +Shellpoint MTG, 55 Beattie Place, Suite 600, Greenville, SC 29601-2165  
26424290 +St. Clare Surgery Center, 4441 Hudson Drive, Stow, OH 44224-2218  
26424291 +University Hospital Portage, Dept. 781401, P.O. Box 78000, Detroit, MI 48278-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jdonahue@ohiolegalclinic.com Jan 24 2020 23:20:35 Jennifer Elizabeth Donahue,  
Rauser & Associates LP, 401 W. Tuscarawas Street, Suite 400, Canton, OH 44702  
tr +EDI: FAJDEGIROLAMO.COM Jan 25 2020 03:48:00 Anthony J. DeGirolamo, Trustee - Canton,  
3930 Fulton Drive NW, Suite 100B, Canton, OH 44718-3040  
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Jan 24 2020 23:21:36 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
26424267 +EDI: AMSHER.COM Jan 25 2020 03:48:00 Amsher Collections, 4524 Southlake Pkwy, STE 15,  
Hoover, AL 35244-3271  
26424269 +EDI: CAPITALONE.COM Jan 25 2020 03:48:00 Capital One Bank USA, P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
26424270 +EDI: WFNNB.COM Jan 25 2020 03:48:00 Comenity, P.O. Box 659728,  
San Antonio, TX 78265-9728  
26424272 EDI: DIRECTV.COM Jan 25 2020 03:48:00 Directv, PO Box 78626, Phoenix, AZ 85062-8626  
26424275 E-mail/Text: bankruptcynotification@ftr.com Jan 24 2020 23:24:16 Frontier Communications,  
19 John St, Middletown, NY 10940  
26424276 +EDI: PHINAMERI.COM Jan 25 2020 03:48:00 GM Financial, PO Box 78143,  
Phoenix, AZ 85062-8143  
26424277 +E-mail/Text: rose.barbuto@alteonhealth.com Jan 24 2020 23:22:16 Inpatient Medical Services,  
4040 Embassy Parkway, STE 400, Akron, OH 44333-8341  
26424278 +E-mail/Text: bncnotices@becket-lee.com Jan 24 2020 23:21:10 Kohls, PO Box 2983,  
Milwaukee, WI 53201-2983  
26424279 +E-mail/PDF: resurgentbknottifications@resurgent.com Jan 24 2020 23:30:20 LVNV Funding,  
PO Box 10497, Greenville, SC 29603-0497  
26424281 +EDI: MID8.COM Jan 25 2020 03:48:00 Midland Credit Management, Department 8870,  
Los Angeles, CA 90084-0001  
26424283 +E-mail/Text: bankruptcyc@firstenergycorp.com Jan 24 2020 23:22:55 Ohio Edison, PO Box 3687,  
Akron, OH 44309-3687  
26424285 +EDI: AGFINANCE.COM Jan 25 2020 03:48:00 One Main Financial, 1056 W. Main St.,  
Ravenna, OH 44266-2730  
26424284 +EDI: AGFINANCE.COM Jan 25 2020 03:48:00 One Main Financial, NTBS 2320,  
6801 Colwell Blvd, Irving, TX 75039-3198  
26424288 EDI: PRA.COM Jan 25 2020 03:48:00 Portfolio Recovery, 120 Corporate Blvd,  
Norfolk, VA 23502  
26424287 EDI: PRA.COM Jan 25 2020 03:48:00 Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541  
26425377 +EDI: PRA.COM Jan 25 2020 03:48:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

Anthony J. DeGirolamo, Trustee - Canton ajdlaw@sbcglobal.net,  
amber\_weaver@sbcglobal.net;ad@trustesolutions.com;AD07@trustesolutions.net  
Jennifer Elizabeth Donahue on behalf of Debtor Shirley J. Hardesty jdonahue@ohiolegalclinic.com,  
rauser@bestclientinc.com;rauserecfmail@gmail.com;rausercanton@gmail.com;cweirich@gmail.com;rauser  
mail@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclientinc.com;rauserandassociates@gmail.c  
om;rauserecfmail&#064

TOTAL: 2

**Information to identify the case:**

Debtor 1 Shirley J. Hardesty  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
  
Debtor 2  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
  
United States Bankruptcy Court **Northern District of Ohio**  
Case number: **20-60133-rk**

Social Security number or ITIN **xxx-xx-2231**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_  
Date case filed for chapter **7 1/22/20**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
1. Debtor's full name	Shirley J. Hardesty	
2. All other names used in the last 8 years	aka Shirley J Owens	
3. Address	4325 Woodale Avenue SE lot 4 Minerva, OH 44657	
4. Debtor's attorney	Jennifer Elizabeth Donahue Rauser & Associates LP 401 W. Tuscarawas Street Suite 400 Canton, OH 44702	Contact phone 330-456-6505 Email: <a href="mailto:jdonahue@ohiolegalclinic.com">jdonahue@ohiolegalclinic.com</a>
5. Bankruptcy trustee	Anthony J. DeGirolamo, Trustee – Canton 3930 Fulton Drive NW, Suite 100B Canton, OH 44718	Contact phone 330-305-9700 Email: <a href="mailto:ajdlaw@sbcglobal.net">ajdlaw@sbcglobal.net</a>

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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<b>6. Bankruptcy clerk's office</b>	United States Bankruptcy Court Ralph Regula U.S. Courthouse 401 McKinley Avenue SW Canton, OH 44702	Hours open: 9:00 AM – 4:00 PM  Contact phone 330-458-2120  Date: 1/24/20
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> , <a href="http://www.ohbn.uscourts.gov">www.ohbn.uscourts.gov</a> .		
<b>7. Meeting of creditors</b>	<b>March 10, 2020 at 10:00 AM</b>	Location:  <b>U.S. Bankruptcy Court, Room 194, Ralph Regula U.S. Courthouse, 401 McKinley Ave SW, Canton, OH 44702</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification required ***</b> <b>*** Proof of Social Security Number required ***</b>	
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/11/20</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	